**Request for Opening More CGHS Dispensaries**

1879. SHRI MOHINDAR SINGH KALYAN: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state;

(a) whether some requests for opening of more Ayurvedic and Homeopathic dispensaries under CGHS in Delhi have been received during 1993, 1994, 1995 and 1996 till date;

(b) if so, the year-wise, system-wise and location-wise details;

(c) the number of CGHS beneficiaries in Allopathic dispensaries of each locations for the purpose;

(d) whether any proposal is under active consideration to set up CGHS Ayurvedic and Homoepathic dispensaries during current year to meet long outstanding demands in Delhi;

(e) if so, the details thereof and reasons of delay in this regard; and

(f) by when, Government propose to open the CGHS dispensaries?

THE MINISTER OF STATE OF THE MINISTRY OF THE HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI): (a) and (b) Yes Sir. Requests for opening of more Ayurvedic and Homoepathic dispensaries have been received from time to time, details of which are as follows:— 1993_Nil
1994—Requests received for opening of Ayurvedic/Homoepathic. dispensary at Ghaziabad, an Ayurvedic unit at Nirman Bhawan and a consultative chember at Dr. R.M.L. Hospital. 1995—Requests for opening of Units of ISM & H at Shakurbasti have been received.
196—Requests received for opening a dispansary under Ayurvedic/ Homoeopathic system at Sarite Vihar and a Homoeopathic dispensary/unit at Kingsway Camp.

(c) The number of beneficiaries in each of those locations as on 31-3-96 is 25176 at Kamla Nehru Nagar, Ghaziabad; 74511 at New Police Line Campus at kingsway Camp; and 23,841 at Shakur Basti.

Sarita Vihar is yet to be convered under CGHS jurisdiction; at Nirman Bhawan, only a First Aid Post is functioning; at Dr. R.M.L. Hospital CGHS specialists are posted for medicine, surgery, gynaecology, psychiatry and dentistry and as this is referred centre, there are no fixed beneficiaries..

(d) to (f) Due to resource constraints, it is not possible to set up new Ayurvedic/Homoepathic Units during the current year. However, several Ayurvedic and Homoeopathic facilities have been proposed in the 9th plan.

**Open Skies Policy**

1880. SHRI RAJUBHAI A. PARMAR:
SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE:
SHRIMATI VEENA VERMA:

Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether it is a fact that most of the private air operators who entered the Indian skies under the open skies policy" have either disappeared from the scane, or are largely grounded and facing prospects of closure;

(b) if so, whether Government have since reviewed the operation of the policy and' gone into the causes of failure, partial or total in respect of the different Air-operators, if so, with what. results; and

(c) what steps, if any are being taken to secure a fair competition to the State-owned operators?

THE MINISTER OF CIVIL AVIATION (SHRI CM. IBRAHIM): (a) Two out of the seven scheduled private airlines are at present not

operating services due to non-availability of operational aircraft.

(b) and (c) A proposal to review the policy on domestic air transport services is under consideration of the Government.

**Health Insurance Scheme For Senior Citizens**

1881. DR. Y. LAKSHMI PRASAD:
DR. MOHAN BABU:
PROF. RAM KAPSE:

Will the Minister of HEALTH AND FAMILY WELFARE CIVIL AVIATION be pleased to state;

(a) whether Government propose to introduce a health insurance scheme for senior citizens to anable them to enjoy alife of fulfilment:

(b) if so, the details thereof; and

(c) if not, the reasons for not helping them grow old gracefully?

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI) (a) to (c) Three Medical Insurance Schemes are already under implementation under the umbrella of the General Insurance Corporation as follows:

(i) *Mediclaim. Insurance Policy* is available for persons between the ages 5 and 75 years and the cover provides for reimbursement of medical expenses incurred towards hospitalisation/domicilary hospitalisation.

(ii) *Jan Arogya:* Primarily meant for largar segment of population who can not afford the high cost of medical treatment with coverage upto 70 years of age.

(iii) *Bhavishya Arogya:* Under the scheme a person pays a single premium or nominal annual premium during his earning years and get reimbursement of hospitalisation and domiciliary hospitalisation expenses from a future selected age between 55 and 60 years.

**Guidelines for Licences to New District level Banks**

1882. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government have issued guidelines for giving licence to new district level banks as announced by him while presenting 1996-97 budget;

(b) if so, the conditions laid down for licensing such banks; and

(c) how many applications have been received so far, details thereof?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM (a) and (b) Reserve Bank of india (RBI) have issued guidelines for setting up of Local Area Banks in August 1996, to cater to the credit needs of the local people and to provide efficient and competitive financial intermedication services in their area of operation (which shall be a maximum of three geographically contiguous districts). The guidelines, *inter alia,* provide that such a bank shall be registered as a public limited company under the Companies Act, 1956 and would be licensed under the Banking Regulation Act, 1949. Further, it would be governed by the provisions of the Reserve Bank of India Act, 1934 an other relevant statutes. The minimum paid up capital for such a bank shall be Rs. 5 crore and the promoters contribution at least be Rs. 2 crore. Proposals having diversified share holdings will be preferred. The promoters of the bank may comprise individuals, corporate entities, trusts, and societies. The bank shall be subject to prudential norms and other policies laid down by RBI form time to time.

(c) RBI have reported that they have received 44 applications seeking licence for setting up of local area banks as on